

Debtor 1 Ronald L ButzlaffDebtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: District of Vermont

Case number 14-10258**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association et alCourt claim no. (if known): 2-1

Last 4 digits of any number you use to identify the debtor's account:

2 8 9 1**Date of payment change:**

Must be at least 21 days after date of this notice

12/01/2018**New total payment:**\$ 1,819.10

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_Current interest rate: 4.75 %New interest rate: 4.875 %Current principal and interest payment: \$ 1,255.56 New principal and interest payment: \$ 1,267.75**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Ronald L Butzlaff

First Name

Middle Name

Last Name

Case number (if known) 14-10258**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X/s/ Adam J. Garcia**

Signature

Date 09/22/2017

Print: Adam J. Garcia  
First Name Middle Name Last Name Title Bankruptcy Asset Manager

Company SN Servicing Corporation

Address 323 5th Street  
Number 323 Street 5th Street  
Eureka CA 95501  
City State ZIP Code

Contact phone 800-603-0836 Email bknotices@snsc.com



(800) 603-0836

Para Español, Ext. 2660, 2643 o 2772

8:00 a.m. - 5:00 p.m. Pacific Time

Main Office NMLS #5985

Branch Office NMLS #9785

SEAN R KELLY  
46 RIDGEWOOD DR  
BURLINGTON VT 054082624

October 9, 2018

RE: Loan Number: [REDACTED]

### Subsequent Interest Rate Adjustment Notice

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. SN SERVICING CORPORATION, THEIR EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED BY US WILL BE USED FOR THAT PURPOSE. TO THE EXTENT THAT YOU MAY HAVE RECEIVED A DISCHARGE IN BANKRUPTCY THIS COMMUNICATION SHOULD NOT BE CONSTRUED AS INTENT TO SUBJECT YOU TO PERSONAL LIABILITY FOR THE DISCHARGED DEBT.

### Changes to Your Mortgage Interest Rate and Payments on November 1, 2018

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 6 month period during which your interest rate stayed the same. That period ends on November 1, 2018, so on that date your interest rate and mortgage payment change. After that, your interest rate may change every 6 months for the rest of your loan term.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	4.75%	4.875%
Total Monthly Payment	\$1,806.91	\$1,819.10 (due December 1, 2018)

**Interest Rate:** We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is the 1st B.Day-6 Mo WSJ LIBOR and your margin is 2.25%. The 1st B.Day-6 Mo WSJ LIBOR index is published Monthly in The Wall Street Journal. The index rate plus margin will be rounded to the nearest 0.125%.

**Rate Limits:** Your rate cannot go higher than 10.875%, or lower than 2.25% over the life of the loan. Your rate can increase every 6 months by no more than 1.00%. Your rate can decrease every 6 months by no more than 1.00%.

**New Interest Rate and Monthly Payment:** The table above shows your new interest rate and new monthly payment. These amounts are based on the 1st B.Day-6 Mo WSJ LIBOR index, your margin, your loan balance of \$182,068.66, and your remaining loan term of 216 months.

**Prepayment Penalty:** None

Please continue to mail your payments as previously directed. The title and telephone number of a person who will answer any question you may have regarding this notice is:

Name: Adam Garcia

Title: Asset Manager

Toll Free Number: (800) 603-0836, ext: 2628

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**\*If your account is not contractually current, the new payment amount will not go into effect until your loan is due for 12/01/2018.**

**\*\*The index value used is the published value, as of the effective date stated on your Note, in the printed edition of the Wall Street Journal.**

1 Michelle R. Ghidotti-Gonsalves, Esq. (SBN 27180)  
2 LAW OFFICES OF MICHELLE GHIDOTTI  
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4 Santa Ana, CA 92705  
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6 Fax: (949) 427-2732  
7 mghidotti@ghidottilaw.com

8 Attorney for Creditor  
9 MTGLQ Investors, LP

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on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

<b>Debtor</b> Ronald L Butzlaff 3351 Wallace Hill Road Wells River, VT 05081	<b>Debtor's Counsel</b> Raymond J Obuchowski PO Box 60 1542 Vt. Rt. 107 Bethel, VT 05032-0060
<b>Trustee</b> Jan M. Sensenich P.O. Box 1326 Norwich, VT 05055	<b>U.S. Trustee</b> U S Trustee 74 Chapel St, Ste 200 Albany, NY 12207-2190

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on October 15, 2018 at Santa Ana, California

/s / Lauren Simonton

Lauren Simonton